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DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on November 16, 2005, Gregory W. Webb executed a certain deed of trust to Simon F. Weir II, Trustee for the benefit of Community Bank, N.A., which deed of trust is recorded in Deed of Trust Book 2357 at Page 385 in the office of the Chancery Clerk of DeSoto County, State of Mississippi, said deed of trust conveying in trust the hereinafter described property; and

WHEREAS, Community Bank, N.A. has heretofore substituted ROBERT T. CORNELIUS as Trustee in place and in lieu of Simon F. Weir II by instrument dated May 18, 2007, and recorded in the aforesaid Chancery Clerk's office in Book 2722 at Page 19; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Community Bank, N.A., the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fee, trustee's fees, and expense of sale; and

WHEREAS, the undersigned Substituted Trustee in accordance with the terms of the deed of trust and the laws of the State of Mississippi did advertise said sale in the DeSoto Times, a newspaper published in the City of Hernando, State of Mississippi, on the following dates, to-wit: June 7, 2007, June 14, 2007, and June 21, 2007, which is more fully shown by the original Proof of Publication, which is attached hereto as Exhibit "A" and is made a part hereof as if copied in full herein, and by posting on the 7th day of June, 2007, a copy of said Notice on the Bulletin Board of the Courthouse of DeSoto County, State of Mississippi, at Hernando; and

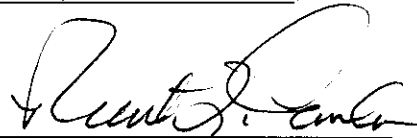
WHEREAS, on the 28th day of June, 2007, at the Main front door of the County Courthouse of DeSoto County, State of Mississippi, at Hernando between the hours of 11:00 a.m. and 4:00 p.m., I, the undersigned Substituted Trustee, did offer for sale at public outcry and did sell to the highest bidder for case the following described land and property situated in DeSoto County, State of Mississippi, to-wit:

Lot 2, Cherokee Ridge, Part of Cherokee Valley P.U.D. situated in Section 31, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi as per plat recorded in Plat Book 64, Pages 31-32, Chancery Clerk's Office, DeSoto County, Mississippi.

The undersigned Substituted Trustee offered the aforesaid property for sale at public outcry as set forth above, and there appeared at said sale, David L. Caldwell and Mary L. Caldwell bidding the sum of Two Hundred Fifty Thousand Dollars (\$250,000.00), for all of the above described property, and said property was struck off to David Caldwell and Mary L. Caldwell for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of Two Hundred Fifty Thousand Dollars (\$250,000.00), cash in hand paid, the receipt of which is hereby acknowledged, I do hereby sell and convey to David L. Caldwell and Mary L. Caldwell as joint tenants with full right of survivorship and not as tenants in common, all the above described property, conveying only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 28th day of June, 2007.



Robert T. Cornelius, Substitute Trustee

Cornelius

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STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally came before and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named Robert T. Cornelius, Substituted Trustee in the above and foregoing instrument of writing, who acknowledged that he, as Substituted Trustee, signed and delivered the above and foregoing instrument of writing on the day and for the purposes therein mentioned.

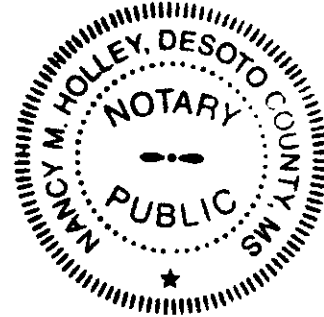
WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE, this the 28th day of June, 2007.

Nancy M. Holley
Notary Public

My Commission Expires: 11/30/2010

This instrument prepared by:

Cornelius Law Firm
9849 Hwy. 178
Olive Branch, MS 38654
(662) 895-1516



GRANTOR'S ADDRESS:
9849 Hwy. 178
Olive Branch, MS 38654
(662) 895-1516
662-253-5594

GRANTEE'S ADDRESS:
6262 Spring Hill Dr.
Olive Branch, MS 38654
901-276-8030
662-895-2000

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI

COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 16, 2005, Gregory W. Webb executed a Deed of Trust to Simon F. Weir II, Trustee for the use and benefit of Community Bank, N.A., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2357 at Page 385 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Robert T. Cornelius as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2722 at Page 19 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale, notice is hereby given that I, Robert T. Cornelius, Substituted Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.), at the Main front door of the County Courthouse in Hernando, DeSoto County, Mississippi, on the 28th day of June, 2007, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 2, Cherokee Ridge, Part of Cherokee Valley P.U.D. situated in Section 31, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi as per plat recorded in Plat Book 64, Pages 31-32, Chancery Clerk's Office, DeSoto County, Mississippi.

Volume No. 112 on the 7 day of June, 2007

Volume No. 112 on the 14 day of June, 2007

Volume No. 112 on the 21 day of June, 2007

Volume No. _____ on the _____ day of _____, 2007

Volume No. _____ on the _____ day of _____, 2007

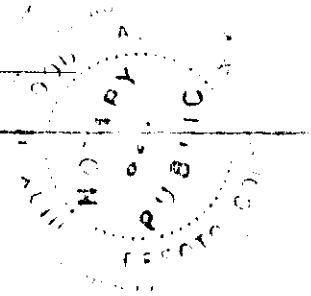
Volume No. _____ on the _____ day of _____, 2007

Diane Smith

Sworn to and subscribed before me, this 21 day of June, 2007

BY Judy A. Domingas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



A. Single first insertion of 377 words @ .12 \$ 45.24

B. 2 subsequent insertions of 754 words @ .10 \$ 75.40

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 123.64

I will only convey such title as is vested in me as Substituted Trustee.
WITNESS my signature, on this the 4th day of June, 2007.
s/Robert T. Cornelius
Robert T. Cornelius
Substituted Trustee
Cornelius Law Firm
9849 Hwy. 178
Olive Branch, MS 38654
662-995-1516
Publication dates: June 7, 2007, June 14, 2007, June 21, 2007.